

**Fill in this information to identify the case:**

Lynn P. Fernbaugh  
 Dawn E. Fernbaugh  
 fka Dawn E. Biller

Debtor(s):

**UNITED STATES BANKRUPTCY COURT FOR THE: MIDDLE  
 DISTRICT OF PENNSYLVANIA**  
 Case Number: 13-bk-03534-RNO

**Official Form 410S1****Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** PENNYMAC LOAN  
 SERVICES, LLC

**Last four digits** of any number  
 you use to identify the debtor's  
 account: 8623

**Court claim no.** (if known): 15

**Date of payment change:**  
 Must be at least 21 days after date of  
 this notice

04/01/2017  
 mm/dd/yyyy

**New total payment:**  
 Principal, interest, and escrow, if any

\$1,574.48

**Part 1: Escrow Account Payment Adjustment**

**Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes - Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

**Current escrow payment:** \$ 339.20

**New escrow payment:** \$ 338.28

**Part 2: Mortgage Payment Adjustment**

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No

☐ Yes - Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_%

**New interest rate:** \_\_\_\_\_%

**Current principal and interest payment:** \$ \_\_\_\_\_

**New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes - Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_

**New mortgage payment:** \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**/s/ Jill Manuel-Coughlin, Esquire**

Jill Manuel-Coughlin, Esquire

**Date:** March 7, 2017

**Title:** Attorney

**Print:** Jill Manuel-Coughlin, Esquire

**Company:** Powers, Kirn & Associates, LLC

**Address:** 8 Neshaminy Interplex, Suite 215  
Trevose, PA 19053

**Contact Phone:** 215-942-2090

**E-Mail:** jill@pkjllc.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Lynn P. Fernbaugh Dawn E. Fernbaugh fka Dawn E. Biller  Debtor(s)  PENNYMAC LOAN SERVICES, LLC Movant  v. Lynn P. Fernbaugh Dawn E. Fernbaugh fka Dawn E. Biller  Debtor(s)	Case No. 13-bk-03534-RNO
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**CERTIFICATE OF SERVICE**

I, Jill Manuel-Coughlin, Esquire, hereby certify under penalty of perjury that I served the above captioned parties at the address specified below or on the attached list on March 7, 2017.

The type of service made on the parties (first-class mail, electronic notification, hand delivery or another type of service) was service by electronic notification and first class U.S. mail.

**Parties Served via Electronic Notification:**

John Matthew Hyams, Esquire  
Law Offices of John M. Hyams  
555 Gettysburg Pike  
Suite C-402  
Mechanicsburg, PA 17055

Attorney for Debtor(s)

Charles J. DeHart, III, Esquire  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Trustee

**Parties Serviced via First Class Mail:**

**/s/ Jill Manuel-Coughlin, Esquire**

Jill Manuel-Coughlin, Esq.  
8 Neshaminy Interplex, Suite 215  
Trevose, PA 19053  
215-942-2090 phone  
215-942-8661 fax  
E-mail: [jill@pkjllc.com](mailto:jill@pkjllc.com)  
Attorney for Movant

**REDACTED**

02/14/17

**Loan No:** \_\_\_\_\_



## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

*PennyMac Loan Services, LLC is a debt collector. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is for informational purposes only and is not an attempt to collect a debt against you personally.*

**P R E S E N T   M O R T G A G E   P A Y M E N T**

Your present payment consists of:	Principal & Interest (P&I)	\$1,236.20
	Escrow Deposit	\$339.20

<b>Total Mortgage Payment</b>	<b>\$1,575.40</b>
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### ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	CITY TAX	\$1,047.61
	TAXES	\$2,365.80
	HAZARD INS	\$646.00

**Total Anticipated Annual Disbursements: \$4,059.41    One-Twelfth/Monthly Amount: \$338.28**

## ACCOUNT HISTORY

The following statement of activity in your escrow account from 11/2016 through 10/2017 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$1,356.45	\$7,713.45-
November	339.12	678.40	*			1,695.57	7,035.05-
December	339.12	339.20	*			2,034.69	6,695.85-
January	339.12	678.40	*			2,373.81	6,017.45-
February	339.12	8,757.34	E	646.00	E HAZARD INS	2,712.93	2,093.89
March	339.12	343.94	E	656.00	E HAZARD INS	2,396.05	2,437.83
April	339.12	*	*	1,047.61	* CITY TAXES	1,687.56	.00
May	339.12	*	*			2,026.68	.00
June	339.12	*	*			2,365.80	.00
July	339.12	*	*			2,704.92	.00
August	339.12	*	*	2,365.80	* SCHOOL/ISD T	678.24	.00
September	339.12	*	*			1,017.36	.00
October	339.12	*	*			1,356.48	.00

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$4,069.41. Under Federal Law, your lowest monthly balance should not have exceeded \$678.24, or 1/6th of total anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount.

\*\*\* CONTINUED ON REVERSE SIDE \*\*\*

1328-02-00-0002477-0001-0005886



## S U R P L U S

Customer Loan Number:

Surplus Amount: \$39.26

Customer Name: LYNN P FERNBAUGH  
DAWN E FERNBAUGH

Since your surplus is a projected dollar amount, it will be retained until your loan becomes current.



**ACCOUNT PROJECTIONS**

**Your Projected Escrow Account Balance as of 03/31/17 is \$2,437.83. Your Required Beginning Escrow Balance according to this analysis should be \$2,398.57.**

This means you have a Surplus of \$39.26. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Since your surplus is a projected dollar amount, it will be retained until your loan becomes current.

Once during this period, your Required Escrow Account Balance should be reduced to \$676.56, as shown in August. This amount represents the cushion selected by us as allowed by your mortgage contract, Federal and State Law.

**NEW MORTGAGE PAYMENT**

Your new payment consists of: Principal & Interest (P&I) \$1,236.20  
Escrow Deposit \$338.28

**New Mortgage Payment      Beginning      04/01/17      \$1,574.48**

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at (800)777-4001.

The following estimate of activity in your escrow account from 04/17 through 03/18 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal Law, State Law or your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

<b>Month</b>	<b>Anticipated Amount</b>		<b>Description</b>	<b>Projected Escrow</b>	<b>Required Escrow</b>
	<b>To Escrow</b>	<b>From Escrow</b>		<b>Account Balance</b>	<b>Account Balance</b>
			<b>Beginning Balance</b>	<b>\$2,437.83</b>	<b>\$2,398.57</b>
April	338.28	1,047.61	CITY TAXES	1,728.50	1,689.24
May	338.28			2,066.78	2,027.52
June	338.28			2,405.06	2,365.80
July	338.28			2,743.34	2,704.08
<b>August</b>	<b>338.28</b>	<b>2,365.80</b>	<b>SCHOOL/ISD T</b>	<b>715.82 ( PLB )</b>	<b>676.56 ( RLB )</b>
September	338.28			1,054.10	1,014.84
October	338.28			1,392.38	1,353.12
November	338.28			1,730.66	1,691.40
December	338.28			2,068.94	2,029.68
January	338.28			2,407.22	2,367.96
February	338.28			2,745.50	2,706.24
March	338.28	646.00	HAZARD INS	2,437.78	2,398.52

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LYNN P FERNBAUGH  
DAWN E FERNBAUGH  
6 E WOODLAND DR  
MECHANICSBURG PA 17055-3370

Loan No: 1000608623

**\*\* CONTINUATION \*\***

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

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